

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: BERNADETTE ANDERSON

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Case No.: 08-12549

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/16/2008.
- 2) This case was confirmed on 10/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/14/2010, 07/21/2010.
- 5) The case was dismissed on 09/29/2010.
- 6) Number of months from filing to the last payment: 28
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 2,400.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 80,330.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 80,330.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,874.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 5,420.83
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 7,294.83**

Attorney fees paid and disclosed by debtor **\$ 1,626.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ALSJ INC & DJ FAMILY	SECURED	512,452.56	626,379.64	512,452.56	69,716.65	.00
AMERICREDIT FINANCIA	SECURED	10,925.00	12,341.73	.00	.00	.00
AMERICREDIT FINANCIA	UNSECURED	1,555.00	NA	NA	.00	.00
AMERICREDIT	UNSECURED	12,481.00	NA	NA	.00	.00
AT & T	UNSECURED	107.00	NA	NA	.00	.00
JP MORGAN CHASE BANK	UNSECURED	4,079.00	3,831.84	3,831.84	121.76	74.73
ROUNDUP FUNDING LLC	UNSECURED	3,754.00	3,553.61	3,553.61	112.91	69.34
LVNV FUNDING	UNSECURED	4,665.00	4,612.53	4,612.53	146.56	90.00
LVNV FUNDING	UNSECURED	6,265.00	6,405.18	6,405.18	203.52	124.94
CITI BUSINESS MASTER	UNSECURED	5,544.00	NA	NA	.00	.00
CITIFINANCIAL RETAIL	UNSECURED	11,579.00	11,203.45	11,203.45	1,959.78	414.98
COMMONWEALTH EDISON	UNSECURED	107.00	NA	NA	.00	.00
MCCORMICK LAW GROUP	UNSECURED	2,998.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	304.00	114.35	.00	.00	.00
US CELLULAR	UNSECURED	64.00	NA	NA	.00	.00
BERNADETTE ANDERSON	OTHER	NA	NA	NA	.00	.00
FTJ LLC	OTHER	NA	NA	NA	.00	.00
DJ FAMILY LLC	OTHER	NA	NA	NA	.00	.00
ADVOCATE TRINITY HOS	UNSECURED	5,187.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>512,452.56</u>	<u>69,716.65</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	512,452.56	69,716.65	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	29,606.61	2,544.53	773.99

**Disbursements:**

Expenses of Administration	\$ 7,294.83	
Disbursements to Creditors	\$ 73,035.17	
<b>TOTAL DISBURSEMENTS:</b>		\$ 80,330.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/15/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.